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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/057,781	04/09/1998	YUICHI TAKATSU	65316-002	6772

10291 7590 06/19/2003

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EXAMINER

REAGAN, JAMES A

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 06/19/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/057,781

Applicant(s)

TAKATSU ET AL.

Examiner

James A. Reagan

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 03 April 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,3-20,22,24 and 44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 1,3-20 and 44 is/are allowed.
- 6) ☒ Claim(s) 22 and 24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

Detailed Action

1. This action is in response to the amendment filed on 03 April 2003 (paper #17).
2. Claims 1, 3-20, 24, and 44 have been amended (paper #17).
3. Claim 22 has been amended (paper #14).
4. Claims 28-43 and 45-50 have been cancelled (paper #17).
5. Claims 2, 231, 23, and 25-27 have been cancelled (paper #14).
6. Claims 1, 3-20, 22, 24, and 44 are pending and have been examined.

Allowable Subject Matter

7. Claims 1, 3-20, and 44 are allowed. See Reasons for Allowance under separate heading.

Drawings

8. The corrected or substitute drawings received on 10 July 2002 are objected to by the draftsman. A copy of the PTO form 948 is enclosed herewith.

Previous Claim Rejections - 35 USC § 112

9. The rejections of claims 1, 3-20, 22, and 44 under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention, have been withdrawn. The Examiner thanks the Applicant for correcting the minor deficiencies within the claim language.

Claim Rejections - 35 USC § 103

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

11. Claims 22 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Biffar (US 5,903,880) in view of Rosen (US 5,453,601).

Claims 22 and 24:

Biffar (e.g., col. 3, line 16- col. 5, line 24) discloses a recording medium which is readable by a computer and has stored a program for allowing a computer to function as an electronic note generation device for determining whether or not to generate information representing a predetermined amount based on an identification code (i.e., "identifying element") which is indicative of a right to request generation of said information representing an amount equal to or smaller than a predetermined credit limit, when supplied with said identification code by an outside device connected via a network to request generation of said information representing said predetermined amount, generating and sending said information representing said predetermined amount to said outside device when determining to generate said information: and handling an amount obtained by subtracting said predetermined amount from said credit limit represented by said identification code as a new credit limit represented by said identification code after determining to generate said information representing said predetermined amount (i.e., "the escrow account is decreased by the same value").

Rosen discloses the network Server may in turn convey an access-denied message to Session Manager A of the Transaction money module ... if it is a teller money module or Money Generator Module that is trying to access the Network the To Bank A application notifies the bank's systems that its access will not be permitted (see col. 38, lines 51-61). As to claim 20, Rosen discloses records of the notes generated and conveyed by the Money Generator module are sent to the local bank's Transaction Reconciliation System and an Issuing Bank's Money Issue Reconciliation System for maintaining statistical and housekeeping functions. Records of the electronic notes cleared and settled at the Clearing Bank are also provided to the Money Issue Reconciliation System. (See col. 9, lines 27-42). Rosen also discloses a network (exemplified by the lines interconnecting modules and systems) to mediate transactions between money modules, the participating banks of the system and the security system (see col. 7, lines 64-67); banks or financial institutions that are coupled to a money generator device for generating and issuing to subscribing customers electronic money including electronic currency backed by demand deposits and electronic authorizations (see col. 3, lines 43-47); each money module must commit to the money module with which it has established a session. Thus, transaction money module when then commits to the Money Generator module (see col. 49, lines 43-49); the packet manager will utilize an algorithm so that the least number of electronic notes are used to fulfill the requested amount of transfer (see col. 13, line 26-27), the money generator module includes a unique application not present in other money modules for responding to requests for electronic for electronic money. This is the Money Creator application (see col. 17, lines

14-17), an issuing bank an asset account reflecting the balance of a clearing account at a Clearing Bank and at a Correspondent Bank, Deposited at Issuing Bank Account: An asset account reflecting the balance of the Correspondent Bank account at the Issuing Bank; Money Due Account: An asset account reflecting the money deposited to the bank's account (see col.26, lines 37-66). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine Biffar with Rosen because these techniques increase the efficiency and security of the note generation task.

Furthermore, subtracting an amount from accredit limit for the purposes of obtaining a new and correct credit limit would be obvious to one of ordinary skill in the art. Determining a new credit limit after a portion of the existing credit limit has been used provides the creditor and debtor with stored information regarding the remaining credit available.

Reasons For Allowance

12. The following is an examiner's statement of reasons for allowance:

The closest prior art, Biffar (US 5,903,880) discloses a recording medium that is readable by a computer and has stored a program for allowing a computer to function as an electronic note generating device. The invention of Biffar discloses identification codes, network connections, and personal authorizations.

With regard to independent claims 1 and 44, Biffar does not specifically disclose, teach, or otherwise show at least the system component of *a means for supplying information indicative of said excess amount and said electronic note of an amount*

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exceeding said excess amount to said electronic note generation means. This has the intended result of preventing unauthorized notes in excess of a predetermined and legitimate amount from being generated.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **James A. Reagan** whose telephone number is **(703) 306-9131**. The examiner can normally be reached on Monday-Friday, 9:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **James Trammell** can be reached at (703) 305-9768.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** whose telephone number is **(703) 305-3900**.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to:

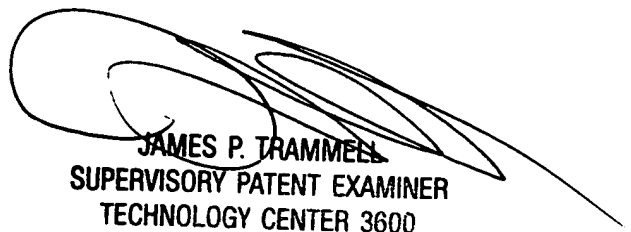
(703) 305-7687 [Official communications; including

After Final communications labeled "Box AF"]

3-1396 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th floor receptionist.

JAR
16 April 2003


JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600